

# Housing 101 for Supports Planners

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Department of Health and Mental Hygiene

Presented to: New SPA Training

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## **MFP Housing Staff**

## Rebecca Raggio: Housing & Compliance Director

- Represents MFP/DHMH in Maryland Partnership for Affordable Housing
- Training and Outreach
- Contact for tenant issues process

Don't hesitate to contact us with questions or assistance!

## Maxine Arena: Housing Specialist

 Provides technical assistance to Supports Planners on applying for and accessing housing; coordinating transitions; and sustaining tenancy





### **Training Objectives**

- Learn how to conduct a housing assessment to identify a person's housing related goals, preferences, needs, and barriers
- Learn what documentation is needed to obtain housing and which forms to use
- Understand affordable housing terms and programs
- Learn about keys to successful transitions from nursing facilities
- Learn how to support successful tenancy
- Learn about Maryland's housing initiatives for people with disabilities, the Supports Planner's Role, and how to apply

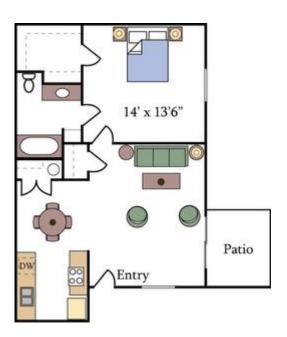


## Housing Assessment: "Where do you plan to live in the community?"

#### A Housing Assessment...

- Is a series of questions that helps you understand what a person's planned or desired living situation is
- Should be part of your initial contact
- Is a conversation that continues over time









### A Housing Assessment ...

#### Includes:

- Where a person wants to move and type of housing desired
- What their ideal living situation is
- What can they afford
- What was their last community living situation, including successes and obstacles
- What accessibility features are needed
- What documentation needs to be obtained and what barriers need to be resolved
- Are they currently on any housing lists





## What is important in a Community?

#### Health and Safety

- Accessibility needs of individual unit/complex/housing development
- Proximity to healthcare facilities, 24 hr emergency care
- Response times for fire departments, police stations, ambulance services etc
- Access to smoke detector and carbon monoxide detectors
- Stores and services within community

#### Crime

- Access crime reports for that area (www.crimereports.com)
- Neighborhood watch groups
- Security features of unit/complex/housing development

#### School Zones

Access ratings for school districts (www.greatschools.org)

#### Playgrounds/Parks/Public Places

- Well maintained and built to proper standards
- Areas are clearly designated and protected with signage
- Accessible for different groups of the public





## Housing Assessment: Identifying & Addressing Barriers

**Barrier:** Anything that would prevent a person from being approved for housing or moving in

#### **Common Barriers:**

- Past Electricity Bills
- Credit Issues
- Criminal History
- Poor Rental History
- Lack of Family Support







## **Barriers: Electric Bills & Family**

#### Past Due Electricity Bills- Address Immediately!

- Contact the utility company to find out amount owed
- Inform utility company of participant's current situation
- Request a letter stating the participant is on a payment plan
- Connect with community resources for assistance (local organizations, charities, faith-based, MEAP-EUSP

http://www.dhr.state.md.us/blog/?page\_id=4326)

#### Working with family

- Not everyone will be supportive of the transition
- Encourage open dialog with the family members involved
- The participant has the right to make their own decision
- Don't allow family to discourage the participant
- Always advocate for the participant





### **Barriers: Credit History**

- Assess what type of credit issues exist and how it may impact housing (i.e. application denied or higher security deposit)
- Assist with obtaining their credit report (can request a free copy every 12 months from Equifax, Experian, and TransUnion)
  - Go through report with participant to make sure information is accurate and identify potential issues
  - Get Help:
    - Consumer Credit Counseling Services of Maryland & Delaware, <u>www.cccs-inc.org</u>, 1-800-642-2227
    - Maryland Money Helpline: 1-877-254-1097





### **Barriers: Criminal Background**

- Ask the participant if they have a history of arrests, criminal charges, or convictions (misdemeanor and/or felony)
- Look up criminal background on Maryland Judiciary Case Search (Maryland charges only)
  - http://casesearch.courts.state.md.us/inquiry/inquiry-index.jspIncludes Defendant and Plaintiff's name, date of birth, trial
    - date, charge, case disposition, case number and city
- Look into what charges could be expunged or shielded from record
  - Understanding expungement in MD:
     <a href="http://www.mdcourts.gov/courtforms/joint/ccdccr072br.pdf">http://www.mdcourts.gov/courtforms/joint/ccdccr072br.pdf</a>
  - Guide to expungement of nuisance crimes
     <a href="http://www.courts.state.md.us/district/forms/criminal/dccr072a.pdf">http://www.courts.state.md.us/district/forms/criminal/dccr072a.pdf</a>
  - Do not give legal advice (see legal resource slide)





### **Barriers: Rental History**

- Has the participant ever been evicted or owe another housing community money?
  - Help them set up a payment plan if possible
  - Any HUD assisted housing will not accept an individual for housing if money is due to another housing agency
- Ask previous landlords to provide a reference letter (on time rental payments and good tenancy)
- Always advocate for the participant





#### A Word About Reasonable Accommodations

- Ask: Are any of these barriers to housing related to the person's disability?
- Reasonable Accommodations:
  - A change in rules, policies, practices, or services so that a person with a disability will have an equal opportunity to use and enjoy a dwelling unit or common space.
  - Examples:
    - Credit issues related to hospitalizations or medical bills related to the persons disability
    - Criminal background related to mental health disability, now receiving treatment and has supports in place





#### **Housing Assessment: Documentation**

To obtain housing in the community, individuals need to have the following:

- Current ID (Driver's license or State ID)- Check the expiration date
- Social Security Card
- Birth Certificate (In State or Out of State)
- Income documentation (\*Obtain when housing located)
  - Social Security Award Letter
  - Bank statements, W-2, paystubs- if applicable





#### **How Do I Obtain Those Documents?**

Social Security Card	Benefit Letter (Income Statement)
Where: Social Security Administration	Where: Social Security Administration
Forms Needed: Social Security Card Application	Forms Needed: SSA-3288
Items Needed: 1. Birth Certificate, 2. U.S. ID or driver's license or 3. Passport 4. Letter of Residency	Items Needed:  1. Provide Your Social Security Number and ID  2. Participant's U.S. ID or driver's license or 3. Medicaid Card
Social Security Application only use BLUE or BLACK INK	All fields must be complete or SSA will not honor form
Cost: Free	Cost: Free
Website: www.ssa.gov	Website: www.ssa.gov





#### **How Do I Obtain Those Documents?**

Birth Certificate	State ID
Where: Local Health Dept. or Division of Vital Records (Reisterstown Rd.)	Where: Maryland Motor Vehicle Administration (MVA)
Forms Needed: Birth Certificate Application	Forms Needed: Application provided by MVA
Items Needed: 1. U.S. ID or driver's license 2. Letter of Residency from facility 2. Notarized letter * 3. Case Manager's ID*	Items Needed: 1. Birth Certificate (actual)* 2. Social Security Card (actual)* 3. Letter of Residency from facility 4. Letter from Physician
If individual is not born in MD, please contact the state in which they were born	Letter of Residency, Birth Certificate, and Social Security card have to be taken to local MVA to be verified
Cost: \$10 (check or money order)	Cost: Free (if disabled)
Website: <a href="http://dhmh.maryland.gov/vsa/SitePages/birth.aspx">http://dhmh.maryland.gov/vsa/SitePages/birth.aspx</a>	Website: www.maryland.mva.gov





#### The Search Is On: Understanding Affordable Housing Options

- Affordable Housing Defined: A tenant pays no more than 30% of income to rent and utilities
- Area Median Income (AMI): The median income of a particular Region/County, eligibility for affordable housing is based on a certain % of AMI (i.e. 30% of AMI)
- **US Department of Housing and Urban Development (HUD):** Federal housing agency, finances affordable housing programs
- Public Housing Authorities (PHA): Manages and administers affordable federal housing programs for low-income families
  - Housing Choice Vouchers (HCV)
  - Public Housing (PH)
- Homework: Find the Public Housing Authorities for the areas you work with participants. Do they administer HCV and/or PH?



#### **Affordable Housing Programs**

- Housing Choice Vouchers (aka Section 8 Vouchers)
  - Tenant gets a voucher from the PHA
  - Tenant locates rental housing, pays 30% of income for rent
  - Can port voucher to other jurisdictions
- Public Housing
  - Housing owned by the PHA (apartments or houses)
  - Tenant is referred to PH property from PHA wait list, lives in that unit/property
- Project-Based Rental Assistance
  - Rental Assistance is tied to "brick and mortar" of the unit
  - Can be scattered in an apartment community
  - Apply at the specific property





#### **Non-Elderly Disabled Category 2 Vouchers**

- Special Purpose Housing Choice Vouchers (HCV) for Non-Elderly Persons with Disabilities, 61 years or younger, and transitioning from a nursing facility or other type of institution
- Eligibility
  - Between ages of 18-61
  - Person with a disability
  - Identified and referred by Money Follows the Person as someone who is transitioning from a nursing facility or other institutional setting
  - Otherwise eligible for HCV program
  - Selected from the Public Housing Authority's HCV waiting list.



#### Non-Elderly Disabled Category 2 Vouchers, Continued

#### Public Housing Authorities in MD with NED Cat. 2 Vouchers:

- Baltimore County Office of Housing
- Housing Authority of Baltimore City
- Howard County Housing Commission
- Maryland Department of Housing and Community Development (serving Allegany, Caroline, Dorchester, Garrett, Frederick, Kent, Somerset, Talbot, Wicomico, Worcester)

#### How to Apply

- E-mail MFP Project Director, Jennifer Miles (<u>Jennifer.Miles@maryland.gov</u>)
  - Include LTSS ID number to identify the individual and the City/County they are applying for
  - MFP Project Director will send a NED Category 2 referral letter for the housing authority and the HCV application to the Support Planner
  - Support Planner will assist the individual will completing the HCV application
  - Support Planner will sent the completed HCV application with the NED Category 2 referral letter to the housing authority
  - Individual will be placed on HCV waitlist for a NED Category 2 voucher



#### **Housing Search and Completing Applications**

- Get on HCV and/or PH list at local Public Housing Authority
  - http://resources.hud.gov/
- Search MD Affordable Housing Registry: www.mdhousingsearch.org
- Check out Housing Resource Registry located in <u>SPA Resource</u>
   <u>Guide > Housing > Housing Resource Registry</u>
- Get on Section 811 Project Rental Assistance and/or Weinberg Initiative Registries (if eligible) <a href="https://www.socialserve.com/Enter/MD"><u>www.socialserve.com/Enter/MD</u></a>





## The Application Process and Preparing for the Big Move!

- Could a reasonable accommodation make this process easier?
  - Reasonable Accommodations help with access to housing programs (i.e. property owner or housing authority meets with tenant in the nursing facility to complete applications and conduct interviews)
- Who can help coordinate the transition?
  - Participant, NF Social Worker, Friends, Family, Supports
     Planner, Service Providers
- Schedule a discharge meeting to discuss what needs to be set up prior to transition, assign roles & responsibilities to the team





### **Pre-Move: Discharge Meeting**

- What is the date and time of the transition?
- How will the participant get to their new residence?
- Who will pack and transport the participant's belongings
- Does the participant have a local pharmacy and will their medication be ordered prior to transition?
- Has the participant scheduled medical appointments with a primary care physician in the community?
- Has a checking/savings account been set up for the participant?
  - If not- set up a Direct Express Card:
     <a href="https://www.ssa.gov/pubs/EN-05-10073.pdf">https://www.ssa.gov/pubs/EN-05-10073.pdf</a>
- Does the participant have their security deposit?





#### Pre-Move: Leasing up!

- Go over the lease together and help the participant understand the terms of the lease
- Assist with a walk-through (take pictures, document repairs, get in writing from property manager that repairs will be made)
- Plan for move-in expenses
- Consider renter's insurance
- Set up utilities, do change of address at post office, change address for benefits

Moving Expenses Worksheet			
Standard Expenses		Extra Expenses	
Security Deposit	\$	Renting specialized equipment cost	\$
First Month's Rent	\$	Purchase of household items	\$
Utility deposits	\$	Purchase of furniture	\$
Installation fees for cable, telephone	\$	Other:	\$
Moving company or moving van costs	\$	Other:	\$
Subtotal	\$	Subtotal	\$
TOTAL		\$	





## **Supporting Successful Tenancy**

- The work isn't done after move in!
- Maintaining tenancy
  - Safety
    - Fire extinguisher, test smoke alarms bi-annually
  - What to do in emergencies
    - Get a spare key made
    - Make an emergency kit
    - What to do if...
  - Being a good neighbor/tenant
    - Keep noise down, be responsible for visitors
  - Tenant rights
    - Know what responsibilities are of tenant and landlord
  - Maintenance issues
    - How to maintain unit- cleaning, taking out trash
    - What property is responsible for maintaining and how to report maintenance issues







# Maryland Partnership for Affordable Housing: Housing Initiatives

- Administered through partnership between Department of Health and Mental Hygiene (DHMH), Department of Housing and Community Development (DHCD), and Maryland Department of Disabilities (MDOD)
  - HUD Section 811 Project Rental Assistance Demonstration (811 PRA)
  - Harry and Jeannette Weinberg Foundation's Affordable Housing
     Opportunities Initiative for People with Disabilities (Weinberg)
  - Money Follows the Person Bridge Subsidy Program (Coming Soon)













### **Video: Weinberg Apartments**

 https://www.youtube.com/watch?a=&feature=youtu.be&v=IJ ypeKp19Q4&app=desktop





## **Section 811 Project Rental Assistance**



Riverwoods at Tollgate in Abingdon, MD







#### **Program Structure: Sec 811 PRA**

- Section 811 PRA
  - Project based rental assistance
    - DHCD identifying affordable housing projects with DHCD financing willing to take 811 units
    - Integrated setting: no more than 25% designated for individuals with disabilities
  - Tenant pays 30% of income for rent and utilities
  - Properties receive rental assistance payments up to the fair market rent of the unit
  - New construction & existing units
  - 2 grants awarded for 300 total units
    - 1 & 2 bedrooms
    - Concentration in Baltimore and Washington Metropolitan Statistical Areas
    - 123 units identified





#### Eligibility: Sec. 811PRA

- Individuals with disabilities ages 18-61 at lease up
- Medicaid recipients, eligible for voluntary supportive services:
  - Waivers: Community Pathways, Community Options, Medical Day,
     Brain Injury
  - State Plan: Community First Choice, Behavioral Health Services,
     Community Personal Assistance Services
  - State funded DDA services
  - MDOD's Attendant Care Program
  - Centers for Independent Living (Only if do not have services)
- Household income between 0-30% of Area Median Income (AMI)
- Cannot be lifetime registered sex offender
- Cannot be convicted of methamphetamine on federally assisted property





#### 2016 Income Thresholds

Jurisdiction	Area Median Income	1 Person Household	2 Person Household
Baltimore MSA (Anne Arundel, Baltimore City/County, Carroll Harford, Howard, Queen Anne's)	\$86,700	\$18,200	\$20,800
Washington MSA (Calvert, Charles, Frederick, Montgomery, Prince George's)	\$109,200	\$22,950	\$26,200
Eastern Shore Counties (Talbot County) {Cecil County}	\$54,800-\$70,700 (\$76,800) {\$80,300}	\$15,200 (\$16,150) {\$16,900}	\$17,350 (\$18,450) {\$19,300}
Western MD (Washington, Allegany, Garrett)	Ranging from \$55,100-\$57,800	\$15,200	\$17,350



### 811 PRA Waitlist Priority Categories

#### Prioritized in this order:

- **1. Institutionalized:** nursing facility, ICF/ID, state psychiatric hospital or hospital where assistance is available under Medicaid
- **2.** At risk of institutionalization due to current housing situation: i.e. deplorable housing conditions, inaccessible
- **3. Moving to independent renting:** DDA Community Pathways waiver GH & ALU, Brain Injury waiver ALU, BHA Residential Rehabilitation Program
- 4. Homeless (as defined by HEARTH Act) in this order:
  - Actually homeless
  - Imminent risk of homelessness
  - Homeless under other Federal statutes (i.e. unaccompanied youth/families w/ youth)
  - Fleeing domestic violence
- Generally eligible population (not given priority status, time and date stamped)





## **Affirmatively Furthering Fair Housing**

- HUD grantees required to have Affirmatively Furthering Fair Housing Marketing Plan to identify special outreach to populations least likely to apply:
  - Individuals with disabilities that impact ability to communicate
  - Individuals with disabilities that impact vision
  - Limited English Proficiency
- Coordinators responsible for informing all potentially eligible applicants of these opportunities, with special outreach to these groups
  - Provide information in format person can understand
  - Use assistive technology as needed (MDOD's TAP AT Loan Program)
  - Provide additional support as needed with application and access
  - Get support from family, friends, providers
  - Brochure available in Spanish, Russian, & Farsi, contact MDOD to request other languages: 410-767-3660





#### Sec. 811 PRA Identified Units

## Anne Arundel County

• Berger Square- Odenton, 8 two-bedroom units (Leased)

#### Baltimore City

 Warwick Apartments- West Baltimore- 12 units (8 one-bedrooms and 4 two-bedrooms), TBA

#### **Baltimore County**

- •Red Run Station- Owings Mills, 7 one-bedroom, 4 two-bedroom units (11 total) TBA
- Preserve at Red Run- Owings Mills, 11 units (one-bedrooms and twobedrooms) TBA
- •Merritt Station- Dundalk, 11 two-bedroom units, TBA

#### Frederick County

- •Sinclair Way- Frederick, 6 one-bedroom, 5 two-bedroom (11 total) (Referring Fall/Winter 2016)
- •520 N. Market Street- Frederick, 5 units (4 one-bedrooms and 1 two-bedroom) TBA

#### Harford County

• Riverwoods at Tollgate- Abingdon, 13 two-bedroom units (Leased)





#### Sec. 811 PRA Identified Units Con't.

## Montgomery County

 Woodfield Commons- Damascus, 13 one-bedroom units (TBA)

## Prince George's County

- Bladensburg Commons- Bladensburg, 15 onebedroom (Referring NOW!)
- Brinkley Hill- Ft Washington, 5 two-bedroom units (Referring Winter 2016-2017)

#### Talbot County

 Galloway Meadows- Easton, 4 units (3 onebedrooms and 1 two-bedroom) TBA

## Wicomico County

 Homes at Johnson Pond- Salisbury, 4 onebedroom units, TBA



## **Weinberg Apartments**





Rivers Edge in Salisbury, MD



#### **Program Structure: Weinberg**

- Weinberg Apartments
  - \$2 million in funding to "buy down" cost of the unit for 30 years
  - Project based subsidized apartments (no rental assistance payments)
  - Tenant pays 30% of income for rent and utilities
  - Eligibility:
    - Individuals with disabilities between 18-61
    - Applying or receiving SSI or SSDI
    - Income between 15-30% of AMI
    - Cannot be lifetime registered sex offender
    - Cannot be convicted of methamphetamine production on federally assisted property
- Maryland was recently awarded an additional \$2 million from the Weinberg foundation to expand the Weinberg Apartments initiative
  - Income eligibility lowered to 10%-30% of Area Median Income
  - Individuals receiving only SSI who were previously ineligible may now be income eligible to get on the registry for future properties





#### Weinberg: Identified Units

#### **Anne Arundel County**

• Units under construction in Glen Burnie- TBA

**Dorchester County** 

• Hudson Townhomes in Cambridge- 2 units leased

Harford County

• Winston's Choice in Aberdeen- 2 units leased

Prince George's County

 Brinkley Hill in Fort Washington- 3 2-bedroom units. Referring Winter 2016-2017

**Montgomery County** 

• Parkview Towers in Takoma Park- 5 units leased

Somerset County

 Reserve at Somerset in Princess Anne- 1 unit leased, 1 unit leasing now

Wicomico County

Rivers Edge in Salisbury- 3 units leased



### MFP Bridge Subsidy

- \$2.5 million from MFP rebalancing funds
- Eligibility:
  - Must be MFP eligible (signed consent form) or Brain Injury Waiver participant transitioning from an ALU
  - Ages 18+
  - Household income of \$15,000 or less
  - Transitioning from institutional settings to independent renting
  - Must meet requirements of local PHA and HCV program
- Tenant based rental assistance (similar to Housing Choice Voucher)
- Tenant pays 30% of income to rent and utilities, rental subsidy up to fair market rent is paid to landlord via the local public housing authority
- Rental assistance paid by Bridge Subsidy funds for up to 3 years, will transition to housing choice voucher or project based housing in participating jurisdiction
- Supports Planners assist with applying for program, searching for housing, and supplying documentation to PHA and landlord





## **Participating Jurisdictions**

Jurisdiction	# of Commitments
Anne Arundel	7
Baltimore City	15
Baltimore County	10
Carroll	5
Easton	5
Hagerstown	5
Harford	5
Howard	5
Montgomery	10 HOC units
Prince George's	5
St. Mary's	5

DHCD- 18 total
Allegany
Caroline
Dorchester
Garrett
Frederick
Kent
Somerset
Talbot
Wicomico
Worcester



#### **How To Apply**

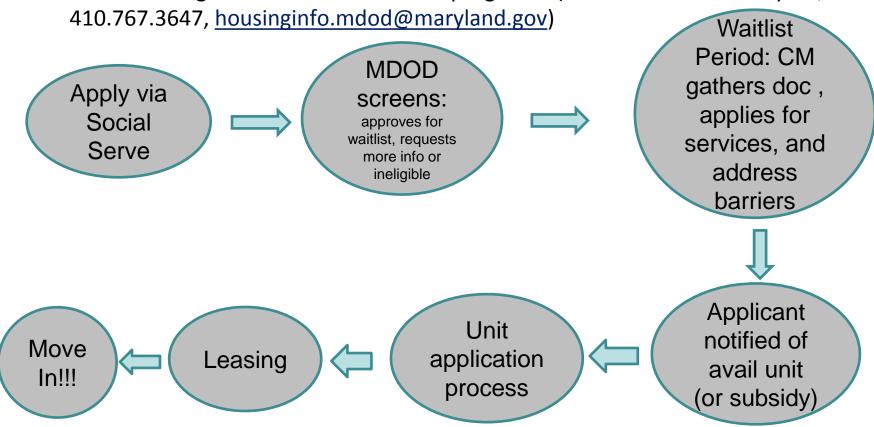
- Register for a user name for the online registry (hosted by Social Serve)
  - www.socialserve.com/Enter/MD
- Pre-screen applicant for eligibility and complete applications for eligible programs
- Indicate unit size need, accessibility features, reasonable accommodations, location preferences





### **Application Process**

• MDOD manages the waitlists for these programs: (Contact: Christina Bolyard,







## **Housing Resources**

Tool	Website
MD Housing Search	www.mdhousingsearch.org
Social Serve	www.socialserve.com
HUD Resource Locator	http://resources.hud.gov/
HUD's Low-rent Apartment Search	http://www.hud.gov/apps/section8/index.cfm
Go Section 8	www.gosection8.com
Public Housing Authority Locator	http://www.hud.gov/offices/pih/pha/con tacts/states/md.cfm
Housing Choice Voucher Guidebook	http://portal.hud.gov/hudportal/HUD?sr c=/program_offices/public_indian_hou sing/programs/hcv/forms/guidebook
US Department of Housing and Urban Development	www.hud.gov



## Housing Resources Con't.

Tool	Website
Craigslist (Furniture, Apartment, Roommates)	www.craigslist.com
A Wider Circle (furniture bank)	http://awidercircle.org/





#### **Financial Resources**

Tool	Website / Phone
Consumer Credit Counseling Services of Maryland and Delaware	www.CCC-inc.org or 1.800.642.2227
Maryland Money Helpline	1.877.254.1097
Annual Credit Report	www.annualcreditreport.com or 1.877.322.8228
SNAP Program/Food Stamps	http://www.dhr.state.md.us/blog/?page _id=5514
Office of Energy Assistance	http://www.dhr.state.md.us/blog/?p age_id=4326
SSI/SSDI Outreach Access and Recovery (SOAR) increase access to SSI/SSDI for eligible adults who are homeless or who are at risk of homelessness and have a mental illness and/or a co-occurring substance use disorder	www.soarworks.prainc.com





#### **Documentation Resources**

Tool	Website
Social Security Administration	www.ssa.gov
Maryland Vehicle Administration- Contact: Renee Spencer	410.768.7442 or www.mva.maryland.gov
Maryland Division of Vital Records	http://dhmh.maryland.gov/vsa/SitePag es/birth.aspx
Maryland Birth Certificate Application	http://dhmh.maryland.gov/vsa/docume nts/apps/abcapp.pdf
Social Security Benefit Award Letter: Consent for Release of Information (SSA-3288)	https://www.socialsecurity.gov/forms/s sa-3288.pdf
Social Security Card Application	http://www.ssa.gov/forms/ss-5.pdf





## **Legal Resources**

Tool	Website
Maryland Judiciary Case Search	http://casesearch.courts.state.md.us/inquiry/inquiry-index.jsp
Guide to Expungement in Maryland	http://www.mdcourts.gov/courtforms/joint/ccdccr0 72br.pdf
Maryland Volunteer Lawyer Service (assists with record expungement)	http://mvlslaw.org/
Maryland Legal Aid	www.mdlab.org/
Maryland Disability Law Center	www.mdlclaw.org
National Housing Law Project (Legal Resources: Help for Tenants, Home Owners, and Homeless)	www.nhlp.org
BNI Maryland (Fair Housing & Tenant Landlord Issues)	http://www.bni-maryland.org/
Fair Housing Act	http://portal.hud.gov/hudportal/HUD?src=/progra m_offices/fair_housing_equal_opp/FHLaws/yourri ghts
Reasonable Accommodations	http://www.hud.gov/offices/fheo/library/huddojstat ement.pdf



#### **Contact Information**

**Presenter Information:** 

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